

**Information to identify the case:**

Debtor 1	<u>Laura McGowan</u>	Social Security number or ITIN	xxx-xx-2445
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33684-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Laura McGowan  
aka Laura Angermeier

8/16/18

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Laura McGowan  
 Debtor

Case No. 16-33684-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Aug 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2018.

db +Laura McGowan, 100 Marilyn Drive, Brick, NJ 08723-7940  
 aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,  
 Suite #1400, Philadelphia, PA 19103-1814  
 aty +Phelan Hallinan & Diamond, PC, 400 Fellowship Rd., Ste. 200, Mt. Laurel, NJ 08054-3437  
 cr +PMT NPL FINANCING 2014-1, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 lm Penny Mac, 6101 Condor Drive, Moorpark, CA 93021-2602  
 cr +WILLMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 516545861 American Infosource, Inc., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 516545862 +Arthritis And Osteoporosis Associates, 4247 Route 9 North, Bldg. 1, Freehold, NJ 07728-8307  
 516545863 +Bcr Oakridge, LLC, 149 Madison Avenue # 801, New York, NY 10016-6713  
 516545864 Blackwell Recovery, 4150 N Drinkwater Blvd, Scottsdale, AZ 85251-3611  
 516545869 Dpt Treasury, 3700 E West Hwy Apt High, Hyattsville, MD 20782-2015  
 516545870 FEMA, PO Box 9001, Winchester, VA 22604-9001  
 516545871 FEMA, PO Box 530217, Atlanta, GA 30353-0217  
 516728744 +Federal Emergency Management Agency, Att: Margaret Ramos, 500 C Street SW Ste 840,  
 Washington, DC 20472-3198  
 516545873 +GE Money Bank, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516545874 Great Plains Lending, LLC, c/o Midwest Recovery Systems, 2747 W Clay St Ste A,  
 Saint Charles, MO 63301-2557  
 516545880 LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
 516545878 Lab Corporation, PO Box 2240, Burlington, NC 27216-2240  
 516545879 Laurel Condominium Associates, 11149 Research Blvd # 100, Austin, TX 78759-5227  
 516545882 #Midwest Recovery Systems, 2747 W Clay St Ste A, Saint Charles, MO 63301-2557  
 516545885 +NJ E-Z Pass Violation Processing, PO Box 4971, Trenton, NJ 08650-4971  
 516545884 New Jersey Turnpike Authority, Administration Building 581 Main Street,, PO Box 5042,  
 Woodbridge, NJ 07095-5042  
 516545886 #+Patricia C. McCormack, MD, PC, PO Box 1212 Nationwide Medical Billing,  
 Clifton, NJ 07012-0712  
 516545887 Pay Day Loan, Lyndon B. Johnson Freeway, Suite 700, Dallas, TX 75234  
 516545888 Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602  
 516545889 +Phelan, Hallinan & Diamond, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 517410914 +Planet Home Lending, LLC, Attn: Customer Service, 321 Research Parkway, Suite 303,  
 Meriden, CT 06450-8342  
 517410915 +Planet Home Lending, LLC, Attn: Customer Service, 321 Research Parkway, Suite 303,  
 Meriden, CT 06450, Planet Home Lending, LLC 06450-8342, Attn: Customer Service  
 516545883 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: New Jersey Division Of Taxation, PO Box 245,  
 Trenton, NJ 08695-0245)  
 516545897 Toyota Motor Credit, Address Not Available, Atlanta, GA 30309  
 516624001 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516545901 +Weichert Finance Ser/d, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047-8945

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 16 2018 22:21:39 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 16 2018 22:21:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516545865 EDI: CAPITALONE.COM Aug 17 2018 02:19:00 Capital One, 15000 Capital One Drive,  
 Richmond, VA 23238  
 516545866 EDI: CIAC.COM Aug 17 2018 02:18:00 Citimortgage Inc, PO Box 9438,  
 Gaithersburg, MD 20898-9438  
 516545867 +E-mail/Text: bankruptcy@consumerportfolio.com Aug 16 2018 22:21:42 Consumer Portfolio Svc,  
 Po Box 57071, Irvine, CA 92619-7071  
 516545868 +EDI: CCS.COM Aug 17 2018 02:18:00 Credit Coll, Po Box 9134, Needham, MA 02494-9134  
 516545872 E-mail/Text: margaret.amos@fema.dhs.gov Aug 16 2018 22:21:45 FEMA, 500 C St SW Ste 840,  
 Washington, DC 20472-3198  
 516545875 EDI: IRS.COM Aug 17 2018 02:19:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 516545877 E-mail/Text: JSUMCbankruptcy@hackensackmeridian.org Aug 16 2018 22:21:46  
 JS Behavioral Health BHJ, PO Box 416765, Boston, MA 02241-6765  
 516545881 +EDI: MID8.COM Aug 17 2018 02:19:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 516545890 +EDI: CCS.COM Aug 17 2018 02:18:00 Progressive Insurance Company, Po Box 9134,  
 Needham, MA 02494-9134  
 516545891 +EDI: RMCB.COM Aug 17 2018 02:18:00 RMCB Collection Agency, 4 Westchester Plaza, Suite 110,  
 Elmsford, NY 10523-3835  
 516545892 +E-mail/Text: jennifer.chacon@spservicing.com Aug 16 2018 22:21:48 Select Portfolio Svcin,  
 Po Box 65250, Salt Lake City, UT 84165-0250  
 516545894 +EDI: RMSC.COM Aug 17 2018 02:19:00 Syncb/jcp, 4125 Windward Plaza,  
 Alpharetta, GA 30005-8738

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 51

Date Rcvd: Aug 16, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516545895 +E-mail/Text: tidewaterlegalebn@twcs.com Aug 16 2018 22:21:34 Tidewater Credit Servi,  
6520 Indian River Rd, Virginia Beach, VA 23464-3439  
516545896 +EDI: WTRRN BANK.COM Aug 17 2018 02:19:00 Tnb - Target, Po Box 673,  
Minneapolis, MN 55440-0673  
516545898 +EDI: VERIZONCOMB.COM Aug 17 2018 02:20:00 Verizon, 500 Technology Dr Ste 30,  
Weldon Spring, MO 63304-2225  
516545899 EDI: AIS.COM Aug 17 2018 02:18:00 Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
516545900 +EDI: VERIZONCOMB.COM Aug 17 2018 02:20:00 Verizon Wireless, Po Box 49,  
Lakeland, FL 33802-0049

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516803776 PMT NPL FINANCING 2014-1  
516545893\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State Of New Jersey, Department Of Treasury, Div. Of Taxation,  
PO Box 245, Trenton, NJ 08695-0245)  
516697142\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
PO Box 245, Trenton, NJ 08695-0245)  
516545876 ##+James Angermeier, 836 Mantoloking Road, Brick, NJ 08723-5239

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 18, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Daniel E. Straffi on behalf of Debtor Laura McGowan bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Michael Frederick Dingerdisen on behalf of Creditor PMT NPL FINANCING 2014-1  
nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PENNYMAC LOAN SERVICES, LLC as Servicer PMT NPL  
FINANCING 2014-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS  
INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2015-1 nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor PMT NPL FINANCING 2014-1 nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9